

REMARKS

Applicant respectfully requests reconsideration of the present application in view of the reasons that follow.

Rejections Under 25 U.S.C. § 103

Claims 1-19, 25-29, 31-35, 37, 40-43, 46 and 48 are rejected under 35 U.S.C. § 103(a) as being unpatentable over LeBrun in view of Anderson. Applicant respectfully traverses the rejection. LeBrun in view of Anderson do not combine to disclose, suggest, or teach the Applicant's claimed invention as recited in Claims 1-19, 25-29, 31-35, 37, 40-43, 46 and 48.

LeBrun describes a well-known image-based document processing system. Anderson describes a well-known electronic bill pay system. Applicant's claimed invention is very different than both LeBrun and Anderson. Applicant respectfully requests reconsideration and withdrawal of the rejection.

On page 3 of the Office Action, the Examiner states:

LeBrun does not specifically teach displaying information on a user interface at a remote device to access, manage, modify, maintain and conclude transactions.

Anderson teaches a system and method for paying bills electronically. In particular a user submits a pre-authorization form which is scanned in and saved as permanent reference information (column 7; lines 39-45). After this process the user can utilize the public switched telephony network to view, access and complete transaction (pay bills) (e.g. column 7; lines 12-17 and column 8; lines 1-25).

While Anderson does teach a system and method for paying bills electronically, Anderson does not teach "displaying commercial transaction information on a user interface at the remote device for a seller and a buyer to access, manage, modify, maintain, and conclude their

commercial transactions,” as recited by claim 1. Anderson does not suggest a system in which seller and buyer access, manage, modify, maintain, and conclude their commercial transactions, as required by independent claim 1. Anderson describes a bill payment system (Col. 2, lines 35-52) involving banking institutions (Col. 1, lines 50-52) and subscribers (Col. 2, lines 61-65; Col. 3, lines 5-7, 10-11, 35-38). There is no mention or suggestion of both a seller and a buyer accessing, managing, modifying, maintaining, and concluding commercial transactions. Moreover, the system taught by Anderson includes a security measure where a phone number is checked to specifically limit access to only the subscribing bill payor. (See Col. 3, lines 42-51.) The combination of LeBrun and Anderson fails to disclose, suggest, or teach Applicant’s claimed invention as recited in claim 1. Accordingly, Applicant respectfully requests the withdrawal of the rejection of independent claim 1 and all claims depending therefrom (claims 2-19, 25-29, and 31-35).

Claim 37 further illustrates the differences in Applicant’s claimed invention and LeBrun and Anderson. Claim 37 requires that the communication module enable a plurality of companies access to commercial transaction information. Neither LeBrun nor Anderson show this. LeBrun, for example, describes a system used within a company for electronification of business forms and paper materials (See LeBrun, Col. 3, lines 7-11). Anderson describes a bill payment system utilized by individual subscribers (See Anderson, Col. 2, lines 35-52). Neither a corporate image document processing system (LeBrun) nor a subscriber bill pay system (Anderson) include the structures or functionality to enable multiple companies the facility of accessing and managing commercial transaction information. Accordingly, Applicant respectfully requests the withdrawal of the rejection of independent claim 37 and all claims depending therefrom (Claims 40-42).

Claims 43, 46, and 48 recite “means for displaying commercial transaction information on a user interface at the remote device, allowing a seller and a buyer to access, manage, modify, maintain, and conclude their commercial transactions.” For the reasons discussed above with respect to claim 1, LeBrun and Anderson fails to disclose, suggest, or teach both a seller and a

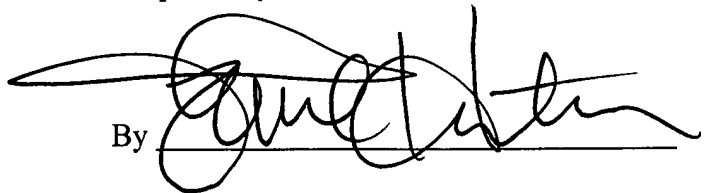
buyer accessing, managing, modifying, maintaining, and concluding commercial transactions. Accordingly, Applicant respectfully requests the withdrawal of the rejection of claims 43, 46, and 48.

Applicant believes that the present application is now in condition for allowance. Favorable reconsideration of the application as amended is respectfully requested.

The Examiner is invited to contact the undersigned by telephone if it is felt that a telephone interview would advance the prosecution of the present application.

The Commissioner is hereby authorized to charge any additional fees which may be required regarding this application under 37 C.F.R. §§ 1.16-1.17, or credit any overpayment, to Deposit Account No. 50-2350. Should no proper payment be enclosed herewith, as by a check being in the wrong amount, unsigned, post-dated, otherwise improper or informal or even entirely missing, the Commissioner is authorized to charge the unpaid amount to Deposit Account No. 50-2350. If any extensions of time are needed for timely acceptance of papers submitted herewith, Applicant hereby petitions for such extension under 37 C.F.R. §1.136 and authorizes payment of any such extensions fees to Deposit Account No. 50-2350.

Respectfully submitted,

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